From: Linda Gorman

Date: September 11, 2015 at 3:14:25 PM MDT

To: Bill Lindsay

Cc: Lorez Meinhold < lmeinhold@keystone.org>

Subject: Transparency suggestions

Bill,

At the last meeting I attended (the one before last) you asked Commission members to submit one or two suggestions for transparency that were clear, short, and report ready.

Here are the ones that have occurred to me so far:

- 1. The legislature should reverse laws prohibiting hospitals from listing the provider fee as a line item on patient bills. Transparency requires that costs that government creates be obvious as well as those created by the private sector.
- 2. Groups that provide coverage should be able to list any fees/taxes assessed by the state or the health exchange on their premium notices as a separate line item. The state should never act to suppress information about health care costs.
- 3. Medicaid should considering sending an explanation of benefits to clients when they incur a charge. My understanding is that it doesn't at present. Obviously it might cost more for the state to do this, but it might also end up saving the state money. Fraudsters use a client's identity to bill Medicaid for services that were not rendered. There is no reporting on this because the person never knows. It should at least be something up for discussion. Returned statements might also provide information on whether people for whom managed care fees are being paid are still resident.
- 4. Groups that license physicians and others should detail a path to licensure for American citizens who were licensed physicians elsewhere but have been out of medical school for a while. At present, an experienced physician who moves here after practicing for, say, 10 years in Norway, has no way to get a license without going back to medical school. It is a waste.

On another topic, when it comes to reducing health care costs, I think we should note that the state exchange adds millions of dollars a year to costs and could be replaced by the federal exchange for much less. Steve Erkenbrak may be able to provide good concrete reasons why this is a harebrained suggestion, but the November report could put that on the table as something to be discussed for possible savings.

Linda Gorman